

## REMARKS

Applicants reply to the Office Action dated June 20, 2007, within the shortened three month statutory period for reply. Claims 1-35 were pending in the application and the Examiner rejects claims 1-35. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Rejection under 35 U.S.C. § 102**

The Examiner rejects claims 1-35 under 35 U.S.C. § 102(e) as being anticipated by Kiyosaki et al., U.S. Patent No. 6,106,300, (“Kiyosaki”). Applicants respectfully traverse this rejection.

Kiyosaki generally discloses a board game for teaching financial skills to players. Specifically, the board game of Kiyosaki ascribes an earned income, expenses, and cash on hand to each player with the objective of generating an income that is greater than a predetermined percentage of the player’s expenses. The Kiyosaki game generates random events for players that impact income, expenses, assets, and liabilities.

The object of Kiyosaki is to teach financial planning skills within an entertaining environment. While more sophisticated than some other financial based board games (e.g., Monopoly), the Kiyosaki board game is similar to other board games in that many of the scenarios presented to players are random. As in Monopoly, the winner is often the one who invests wisely, although chance (e.g., dice) also plays a significant role in determining the final outcome of the game. Furthermore, each player of the Kiyosaki game is presented with unique financial scenarios (e.g., income, expenses, savings, etc.); therefore, the outcome of the game cannot possibly be an full and accurate measure of each player’s knowledge relating to financial planning. It is important to note that the purpose of Kiyosaki is to teach players financial planning skills, and is not intended to provide an assessment into the financial planning skills of the players. Those of ordinary skill in the art would appreciate that the only way to truly assess the skills, knowledge, and abilities of a group of individuals is to provide each with equal scenarios to start from. **Furthermore, complex disciplines such as financial planning most often require an assessment by experts in the field (e.g., third party judges). The first to run out of money, for example, is not an accurate assessment of a financial plan.** As such, Kiyosaki does not disclose or suggest at least, “reviewing, by a third party judge, each financial

plan based on predetermined financial planning criteria, wherein the third party judge assigns award points to each plan,” as similarly recited by independent claims 1, 10, and 29.

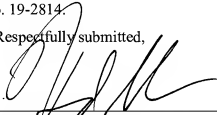
**Moreover, Kiyosaki simply includes static cards including information related to financial scenarios. As such, Kiyosaki does not disclose or suggest whatsoever any type of personalized “client profile”, writing “a financial plan”, or a third party judge “assigning award points to each plan”, as similarly recited by independent claims 1, 10, and 29.**

Furthermore, in Kiyosaki, after a player loses, the remaining players continue to play the same game with the same rules. **In contrast, the presently claimed invention selects certain teams to participate in a “second phase” which involves a completely new financial planning scenario with new rules and a different type of competition.**

Dependent claims 1-9, 11-28, and 30-35 variously depend from independent claims 1, 10, and 29. As such, dependent claims 1-9, 11-28, and 30-35 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. Accordingly, Applicant respectfully requests allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner’s convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,



Dated: September 20, 2007

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